

**State of California
Department of Financial Institutions**

***EXECUTIVE OFFICER
AND DIRECTOR COMPENSATION
SURVEY***



As of June 30, 2002

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF JUNE 30, 2002

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	17	32	47	21	9	17
Average Assets (000)	\$31,061	\$77,287	\$155,247	\$339,619	\$709,980	\$21,476,801
Number of Filled Positions	17	32	47	21	9	17
Average Base Salary	\$143,774	\$142,388	\$148,151	\$183,553	\$198,776	\$445,116
Percent Receiving a Bonus	17.65%	68.75%	87.23%	90.48%	77.78%	94.12%
Average Bonus	\$24,957	\$19,157	\$52,118	\$143,046	\$298,090	\$452,149
Bonus*: Tied to Profits		40.91%	63.41%	47.37%	85.71%	68.75%
Tied to Salary	66.67%	18.18%	19.51%	42.11%	42.86%	50.00%
Tied to Other	100.00%	54.55%	51.22%	68.42%	57.14%	68.75%
Signing Bonus Paid	11.76%	12.50%	8.51%			
Average Signing Bonus	\$30,000	\$17,500	\$17,000			
Percent under Contract	76.47%	62.50%	40.43%	66.67%	55.56%	35.29%
Stock Options as a % of Total Outstanding Shares:						
None	17.65%	34.38%	36.17%	23.81%	11.11%	41.18%
To 2.49%	29.41%	34.38%	29.79%	57.14%	55.56%	29.41%
2.50% to 4.99%	29.41%	28.13%	25.53%	14.29%	22.22%	23.53%
5.00% to 7.49%	11.76%	3.13%	8.51%			
7.50% to 9.99%	5.88%				11.11%	5.88%
10.00% and over	5.88%			4.76%		
Options qualified under IRC 422	52.94%	56.25%	46.81%	57.14%	55.56%	23.53%
Benefits:						
Auto*: Provided	47.06%	37.50%	61.70%	47.62%	66.67%	82.35%
Monthly Allowance	52.94%	56.25%	40.43%	23.81%	11.11%	11.76%
Mileage	5.88%	12.50%	12.77%	33.33%	22.22%	17.65%
Other	5.88%	9.38%	2.13%	4.76%		11.76%
Country club dues paid	29.41%	40.63%	48.94%	57.14%	88.89%	70.59%
Formal Profit Sharing	5.88%	18.75%	19.15%	23.81%	22.22%	35.29%
Qualified E.S.O.P.	47.06%	53.13%	42.55%	47.62%	55.56%	17.65%
Non-qualified E.S.O.P.	17.65%	15.63%	14.89%	19.05%	22.22%	35.29%
Pension/401K	70.59%	90.63%	87.23%	90.48%	100.00%	100.00%
Non-qualified pension plan			31.91%	52.38%	55.56%	88.24%
Severance package	47.06%	34.38%	38.30%	47.62%	33.33%	70.59%
Other	11.76%	15.63%	14.89%	4.76%	22.22%	29.41%

* May add to more than 100% due to multiple choices

CHIEF EXECUTIVE OFFICER

BASE ANNUAL SALARY
(in Thousands)

BANK ASSET SIZE
(Million Dollars)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	TOTAL
Under \$100		12.50%		4.76%			3.50%
100 - 109	23.53%		6.38%				4.90%
110 - 119	11.76%	6.25%	6.38%	9.52%			6.29%
120 - 129	35.29%	12.50%	17.02%				12.59%
130 - 139	5.88%	21.88%	6.38%	4.76%	11.11%		9.09%
140 - 149		15.63%	21.28%	4.76%			11.19%
150 - 159	11.76%	12.50%	6.38%				6.29%
160 - 169	5.88%	3.13%	10.64%		11.11%		5.59%
170 - 179		3.13%	6.38%	28.57%	11.11%		7.69%
180 - 189		3.13%	14.89%	4.76%	22.22%		7.69%
190 - 199							
200 - 209		3.13%		19.05%	11.11%		4.20%
210 - 219			4.26%	4.76%			2.10%
220 - 229				4.76%			0.70%
230 - 239		3.13%					0.70%
240 - 249		3.13%			11.11%		1.40%
250 - 259				4.76%	11.11%	5.88%	2.10%
260 - 269				4.76%	11.11%	5.88%	2.10%
270 - 279							
280 - 289							
290 - 299							
300 - 309				4.76%		11.76%	2.10%
310 - 319						5.88%	0.70%
320 - 329						11.76%	1.40%
330 - 339							
340 - 349						5.88%	0.70%
350 - 359						11.76%	1.40%
360 - 369							
370 - 379							
380 - 389							
390 - 399							
400 - 409						5.88%	0.70%
410 - 419							
420 - 429							
430 - 439							
440 - 449							
450 - 459						5.88%	0.70%
460 - 469							
470 - 479							
480 - 489	5.88%						0.70%
490 - 499							
500 and over						29.41%	3.50%
Total positions	17	32	47	21	9	17	144
Average base salary	\$143,774	\$142,388	\$147,408	\$183,553	\$198,776	\$445,116	
Median salary	\$120,000	\$139,049	\$145,000	\$177,500	\$184,074	\$350,000	
Salary Low Range:	\$100,000	\$84,000	\$100,000	\$45,000	\$131,724	\$250,000	
Salary High Range:	\$480,000	\$240,000	\$212,000	\$306,605	\$260,000	\$995,000	

CHIEF EXECUTIVE OFFICER
SUMMARY DATA AS OF June 30, 2002

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	38	25	49	32
Average Assets (000)	\$278,543	\$13,936,038	\$388,093	\$344,880
Number of Filled Positions	38	25	49	32
Average Base Salary	\$166,817	\$274,643	\$181,693	\$161,833
Median Salary	\$147,500	\$200,000	\$145,000	\$141,250
Number Receiving a Bonus	86.84%	92.00%	63.27%	65.63%
Average Bonus	\$67,500	\$249,978	\$179,318	\$54,105
Bonus*: Tied to Profits	60.53%	48.00%	34.69%	28.13%
Tied to Salary	21.05%	36.00%	26.53%	9.38%
Tied to Other	44.74%	60.00%	38.78%	40.63%
Signing Bonus Paid		12.00%	6.12%	9.38%
Average Signing Bonus		\$5,000	\$46,000	\$8,333
Percent under Contract	65.79%	44.00%	42.86%	62.50%
Stock Options as a % of Total Outstanding Shares:				
None	23.68%	36.00%	38.78%	21.88%
To 2.49%	39.47%	48.00%	28.57%	37.50%
2.50% to 4.99%	26.32%	12.00%	22.45%	34.38%
5.00% to 7.49%	7.89%		6.12%	3.13%
7.50% to 9.99%	2.63%		4.08%	
10.00% and over		4.00%		3.13%
Options qualified under IRC 422	63.16%	48.00%	40.82%	46.88%
Benefits:				
Auto*: Provided	71.05%	52.00%	44.90%	53.13%
Monthly Allowance	26.32%	32.00%	46.94%	43.75%
Mileage	7.89%	28.00%	12.24%	21.88%
Other	2.63%	12.00%	2.04%	9.38%
Country club dues paid	71.05%	52.00%	42.86%	37.50%
Formal Profit Sharing	21.05%	32.00%	14.29%	18.75%
Qualified E.S.O.P.	60.53%	48.00%	32.65%	40.63%
Non-qualified E.S.O.P.	10.53%	16.00%	34.69%	9.38%
Pension/401K	89.47%	88.00%	95.92%	78.13%
Non-qualified pension plan	39.47%	52.00%	24.49%	18.75%
Severance package	52.63%	56.00%	28.57%	43.75%
Other	18.42%	16.00%	8.16%	21.88%

* May add to more than 100% due to multiple choices

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF JUNE 30, 2002

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	17	32	47	21	9	17
Average Assets (000)	\$31,061	\$77,287	\$155,247	\$339,619	\$709,980	\$21,476,801
Number of Filled Positions	16	30	44	19	8	16
Average Base Salary	\$83,468	\$90,512	\$99,119	\$126,210	\$134,031	\$216,082
Percent Receiving a Bonus	25.00%	66.67%	77.27%	94.74%	75.00%	93.75%
Average Bonus	\$6,625	\$11,508	\$23,271	\$44,500	\$71,032	\$125,295
Bonus*: Tied to Profits		30.00%	67.65%	44.44%	66.67%	60.00%
Tied to Salary	50.00%	10.00%	20.59%	27.78%	66.67%	40.00%
Tied to Other	75.00%	65.00%	44.12%	50.00%	66.67%	86.67%
Signing Bonus Paid	6.25%	3.33%	6.82%	10.53%		
Average Signing Bonus	\$15,000	\$15,000	\$23,000	\$20,000		
Percent under Contract	31.25%	33.33%	20.45%	52.63%	12.50%	18.75%
Stock Options as a % of Total Outstanding Shares:						
None	12.50%	33.33%	38.64%	31.58%	25.00%	37.50%
To 2.49%	81.25%	60.00%	56.82%	52.63%	62.50%	62.50%
2.50% to 4.99%	6.25%	6.67%	4.55%	15.79%	12.50%	
5.00% to 7.49%						
7.50% to 9.99%						
10.00% and over						
Options qualified under IRC 422	56.25%	60.00%	47.73%	63.16%	50.00%	25.00%
Benefits:						
Auto*: Provided	6.25%	13.33%	13.64%	36.84%	25.00%	50.00%
Monthly Allowance	50.00%	36.67%	25.00%	31.58%	50.00%	12.50%
Mileage	37.50%	30.00%	40.91%	36.84%	37.50%	50.00%
Other	6.25%	6.67%		5.26%		6.25%
Country club dues paid		13.33%	6.82%	31.58%	12.50%	31.25%
Formal Profit Sharing	5.88%	18.75%	21.28%	23.81%	22.22%	38.89%
Qualified E.S.O.P.	41.18%	43.75%	34.04%	42.86%	44.44%	16.67%
Non-qualified E.S.O.P.	11.76%	12.50%	14.89%	14.29%	11.11%	33.33%
Pension/401K	64.71%	87.50%	80.85%	80.95%	77.78%	88.89%
Non-qualified pension plan		3.13%	19.15%	38.10%	33.33%	66.67%
Severance package	29.41%	25.00%	25.53%	38.10%	11.11%	61.11%
Other	6.25%	10.00%	15.91%	5.26%	37.50%	31.25%

* May add to more than 100% due to multiple choices

CHIEF FINANCIAL OFFICER

BASE ANNUAL SALARY (in Thousands)

BANK ASSET SIZE (Million Dollars)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	TOTAL
Under \$50	6.25%						0.75%
50 - 59							
60 - 69	18.75%	13.33%	2.27%	10.53%			7.46%
70 - 79	12.50%	16.67%	13.64%				9.70%
80 - 89	18.75%	16.67%	13.64%				10.45%
90 - 99	18.75%	23.33%	22.73%	5.26%			15.67%
100 - 109	18.75%	20.00%	22.73%	21.05%	25.00%		18.66%
110 - 119		3.33%	15.91%	10.53%	12.50%		8.21%
120 - 129	6.25%	3.33%	4.55%	5.26%	12.50%	6.25%	5.22%
130 - 139			4.55%	15.79%	12.50%	6.25%	5.22%
140 - 149		3.33%	2.27%	10.53%	12.50%	6.25%	4.48%
150 - 159				5.26%	12.50%	25.00%	4.48%
160 - 169				5.26%		12.50%	2.24%
170 - 179				5.26%			0.75%
180 - 189						6.25%	0.75%
190 - 199					12.50%		0.75%
200 - 209							
210 - 219				5.26%		6.25%	1.49%
220 - 229						6.25%	0.75%
230 - 239							
240 - 249						6.25%	0.75%
250 - 259							
260 - 269							
270 - 279							
280 - 289							
290 - 299							
300 - 309							
310 - 319							
320 - 329							
330 - 339							
340 - 349						6.25%	0.75%
350 - 359							
360 - 369						6.25%	0.75%
370 - 379							
380 - 389							
389 - 399							
400 - 419							
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
\$500 and over						6.25%	0.75%
Total positions	16	30	45	19	8	16	134
Average base salary	\$83,468	\$90,512	\$98,472	\$126,210	\$134,031	\$216,082	
Median salary	\$85,000	\$90,728	\$99,730	\$122,000	\$129,826	\$163,582	
Salary Low Range:	\$40,000	\$60,000	\$60,000	\$60,000	\$101,060	\$129,996	
Salary High Range:	\$120,000	\$140,000	\$141,356	\$216,000	\$190,000	\$550,000	

CHIEF FINANCIAL OFFICER
SUMMARY DATA AS OF June 30, 2002

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	38	25	49	32
Average Assets (000)	\$278,543	\$13,936,038	\$388,093	\$344,880
Number of Filled Positions	36	20	47	32
Average Base Salary	\$109,250	\$154,566	\$109,588	\$104,209
Median Salary	\$100,000	\$129,498	\$100,000	\$98,125
Number Receiving a Bonus	83.33%	85.00%	68.09%	56.25%
Average Bonus	\$32,360	\$78,843	\$45,118	\$22,197
Bonus*: Tied to Profits	50.00%	55.00%	27.66%	25.00%
Tied to Salary	19.44%	25.00%	23.40%	9.38%
Tied to Other	44.44%	55.00%	38.30%	37.50%
Signing Bonus Paid		10.00%	6.38%	6.25%
Average Signing Bonus		\$22,500	\$19,667	\$17,500
Percent under Contract	38.89%	30.00%	17.02%	34.38%
Stock Options as a % of Total Outstanding Shares:				
None	27.78%	40.00%	36.17%	25.00%
To 2.49%	72.22%	55.00%	55.32%	62.50%
2.50% to 4.99%		5.00%	8.51%	12.50%
5.00% to 7.49%				
7.50% to 9.99%				
10.00% and over				
Options qualified under IRC 422	66.67%	50.00%	42.55%	50.00%
Benefits:				
Auto*: Provided	27.78%	15.00%	14.89%	25.00%
Monthly Allowance	36.11%	20.00%	34.04%	34.38%
Mileage	27.78%	55.00%	42.55%	31.25%
Other	2.78%	10.00%		6.25%
Country club dues paid	22.22%	15.00%	10.64%	9.38%
Formal Profit Sharing	25.00%	45.00%	14.89%	18.75%
Qualified E.S.O.P.	58.33%	40.00%	31.91%	34.38%
Non-qualified E.S.O.P.	5.56%	20.00%	31.91%	9.38%
Pension/401K	86.11%	90.00%	93.62%	78.13%
Non-qualified pension plan	25.00%	40.00%	19.15%	21.88%
Severance package	38.89%	50.00%	17.02%	40.63%
Other	16.67%	10.00%	8.51%	25.00%

* May add to more than 100% due to multiple choices

SENIOR LOAN OFFICER
SUMMARY DATA AS OF JUNE 30, 2002

BANK ASSET SIZE
(In millions)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000
Participating Banks	17	32	47	21	9	17
Average Assets (000)	\$31,061	\$77,287	\$155,247	\$339,619	\$709,980	\$21,476,801
Number of Filled Positions	17	28	44	20	9	17
Average Base Salary	\$91,391	\$92,893	\$103,022	\$116,377	\$127,485	\$173,769
Percent Receiving a Bonus	17.65%	60.71%	86.36%	85.00%	77.78%	82.35%
Average Bonus	\$25,259	\$11,877	\$25,170	\$33,638	\$86,780	\$80,232
Bonus*: Tied to Profits		41.18%	65.79%	41.18%	57.14%	64.29%
Tied to Salary	66.67%	5.88%	23.68%	29.41%	71.43%	57.14%
Tied to Other	100.00%	70.59%	50.00%	70.59%	71.43%	92.86%
Signing Bonus Paid	11.76%	3.57%	6.82%	5.00%		
Average Signing Bonus	\$10,000	\$15,000	\$7,333	\$20,000		
Percent under Contract	47.06%	42.86%	15.91%	30.00%	11.11%	5.88%
Stock Options as a % of Total Outstanding Shares:						
None	17.65%	32.14%	34.09%	20.00%	22.22%	41.18%
To 2.49%	70.59%	60.71%	61.36%	70.00%	77.78%	58.82%
2.50% to 4.99%	11.76%	3.57%	4.55%	10.00%		
5.00% to 7.49%		3.57%				
7.50% to 9.99%						
10.00% and over						
Options qualified under IRC 422	52.94%	57.14%	45.45%	70.00%	44.44%	23.53%
Benefits:						
Auto*: Provided	5.88%	21.43%	18.18%	25.00%	22.22%	41.18%
Monthly Allowance	47.06%	46.43%	43.18%	30.00%	55.56%	23.53%
Mileage	47.06%	21.43%	34.09%	45.00%	33.33%	58.82%
Other	5.88%		4.55%	10.00%		5.88%
Country club dues paid	5.88%	17.86%	18.18%	35.00%	22.22%	41.18%
Formal Profit Sharing	5.56%	6.25%	21.28%	23.81%	22.22%	35.29%
Qualified E.S.O.P.	44.44%	46.88%	38.30%	47.62%	55.56%	17.65%
Non-qualified E.S.O.P.	11.11%	12.50%	14.89%	14.29%	11.11%	35.29%
Pension/401K	55.56%	78.13%	82.98%	90.48%	88.89%	100.00%
Non-qualified pension plan		6.25%	23.40%	33.33%	55.56%	82.35%
Severance package	33.33%	25.00%	23.40%	23.81%	22.22%	58.82%
Other	5.88%	14.29%	15.91%	5.00%	33.33%	23.53%

* May add to more than 100% due to multiple choices

SENIOR LOAN OFFICER

BASE ANNUAL SALARY
(in Thousands)

BANK ASSET SIZE
(Million Dollars)

	Under \$50	\$50 - \$99	\$100 - \$249	\$250 - \$499	\$500 - \$999	Over \$1,000	TOTAL
Under \$50		3.57%					0.74%
50 - 59		3.57%	2.27%	5.00%			2.22%
60 - 69	5.88%	7.14%					2.22%
70 - 79	11.76%	3.57%	9.09%	5.00%			5.93%
80 - 89	29.41%	17.86%	15.91%	5.00%			13.33%
90 - 99	23.53%	32.14%	18.18%		22.22%	5.88%	17.78%
100 - 109	5.88%	7.14%	20.45%	20.00%	33.33%		14.07%
110 - 119	17.65%	17.86%	13.64%	30.00%		5.88%	15.56%
120 - 129	5.88%	3.57%	15.91%	15.00%	11.11%		9.63%
130 - 139		3.57%	6.82%			23.53%	5.93%
140 - 149						5.88%	0.74%
150 - 159				10.00%	11.11%	17.65%	4.44%
160 - 169				10.00%	11.11%		2.22%
170 - 179						11.76%	1.48%
180 - 189							
190 - 199							
200 - 209					11.11%	11.76%	2.22%
210 - 219							
220 - 229							
230 - 239						5.88%	0.74%
240 - 249							
250 - 259							
260 - 269							
270 - 279							
280 - 289							
290 - 299							
300 - 309						5.88%	0.74%
310 - 319						5.88%	0.74%
320 - 329							
330 - 339							
340 - 349							
350 - 359							
360 - 369							
370 - 379							
380 - 389							
389 - 399							
400 - 419							
420 - 429							
430 - 439							
440 - 449							
450 - 459							
460 - 469							
470 - 479							
480 - 489							
490 - 499							
\$500 and over							
Total Positions	17	28	45	20	9	17	136
Average Salary	\$91,391	\$92,893	\$102,413	\$116,377	\$127,485	\$173,769	
Median salary	\$90,000	\$94,803	\$100,000	\$116,000	\$109,200	\$150,000	
Salary Low Range:	\$65,000	\$36,151	\$57,000	\$55,000	\$98,226	\$97,800	
Salary High Range:	\$120,000	\$135,000	\$137,592	\$162,000	\$200,000	\$310,000	

SENIOR LOAN OFFICER
SUMMARY DATA AS OF June 30, 2002

	Region I Northern California	Region II Bay Area	Region III LA/Orange	Region IV Southern California
Participating Banks	38	25	49	32
Average Assets (000)	\$278,543	\$13,936,038	\$388,093	\$344,880
Number of Filled Positions	36	24	47.00	29.00
Average Base Salary	\$104,206	\$138,643	\$106,756	\$106,754
Median Salary	\$103,454	\$117,300	\$98,226	\$102,000
Number Receiving a Bonus	83.33%	83.33%	63.83%	62.07%
Average Bonus	\$24,007	\$58,774	\$36,268	\$32,768
Bonus*: Tied to Profits	58.33%	41.67%	25.53%	31.03%
Tied to Salary	25.00%	25.00%	25.53%	10.34%
Tied to Other	44.44%	70.83%	40.43%	44.83%
Signing Bonus Paid	5.56%	8.33%	4.26%	3.45%
Average Signing Bonus	\$7,500	\$12,500	\$11,000	\$15,000
Percent under Contract	33.33%	16.67%	17.02%	37.93%
Stock Options as a % of Total Outstanding Shares:				
None	22.22%	37.50%	34.04%	24.14%
To 2.49%	75.00%	62.50%	59.57%	62.07%
2.50% to 4.99%	2.78%		6.38%	10.34%
5.00% to 7.49%				3.45%
7.50% to 9.99%				
10.00% and over				
Options qualified under IRC 422	63.89%	50.00%	42.55%	44.83%
Benefits:				
Auto*: Provided	33.33%	16.67%	6.38%	34.48%
Monthly Allowance	44.44%	29.17%	44.68%	41.38%
Mileage	30.56%	54.17%	36.17%	34.48%
Other	2.78%	8.33%	2.13%	6.90%
Country club dues paid	38.89%	25.00%	12.77%	13.79%
Formal Profit Sharing	22.22%	29.17%	12.77%	17.24%
Qualified E.S.O.P.	63.89%	41.67%	31.91%	41.38%
Non-qualified E.S.O.P.	5.56%	16.67%	31.91%	10.34%
Pension/401K	91.67%	83.33%	91.49%	79.31%
Non-qualified pension plan	30.56%	54.17%	19.15%	20.69%
Severance package	41.67%	33.33%	21.28%	31.03%
Other	13.89%	12.50%	8.51%	27.59%

* May add to more than 100% due to multiple choices

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2002

BANK ASSET SIZE
(Million Dollars)

Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Participating Banks	17	32	47	21	9	17
Average Assets	31,061	77,287	155,247	339,619	709,980	21,476,801

Average Number of Directors	10.24	9.72	8.40	9.52	8.44	11.18
Average Number of Inside Directors	1.75	1.45	1.43	2.29	1.33	2.63

Fees Paid to Inside Directors	5.88%	21.88%	19.15%	38.10%	44.44%	29.41%
Outside Directors Eligible for Bonus Plan		3.13%	6.38%	4.76%	11.11%	11.76%
Travel Expenses to Meetings Reimbursed	35.29%	21.88%	29.79%	42.86%	44.44%	58.82%
Chairman of the Board Active Bank Officer	17.65%	25.00%	21.28%	33.33%	22.22%	64.71%

Paid Medical Exam		9.38%	6.38%	9.52%		5.88%
Outside Directors Eligible for Health Plan	23.53%	25.00%	36.17%	47.62%	33.33%	23.53%

Life Insurance Policy on Chairman	5.88%	15.63%	25.53%	28.57%	33.33%	47.06%
Life Insurance Policy on Inside Board	17.65%	40.63%	59.57%	66.67%	55.56%	41.18%
Life Insurance Policy all Other Board		3.13%	14.89%	9.52%	22.22%	5.88%

Stock Options as a % of Total Outstanding
Shares

None	25.00%	43.75%	42.55%	33.33%	33.33%	41.18%
To 2.49%	18.75%	21.88%	23.40%	38.10%	33.33%	47.06%
2.50% to 4.99%	12.50%	12.50%	14.89%	14.29%	11.11%	
5.00% to 7.49%	6.25%		4.26%	4.76%	11.11%	
7.50% to 9.99%	12.50%	9.38%	2.13%	4.76%		
10.00% and over	25.00%	12.50%	12.77%	4.76%	11.11%	11.76%

Directors sent to Conferences/Conventions	58.82%	56.25%	55.32%	57.14%	66.67%	70.59%
Percent with Mandatory Retirement Age		6.25%	21.28%	23.81%	11.11%	41.18%
Average Age		72.5	71.9	73.4	72.0	72.0

Directors and Officers Liability Insurance	100.00%	96.88%	80.85%	95.24%	88.89%	94.12%
Directors eligible for Deferred Comp	5.88%	6.25%	14.89%	4.76%	22.22%	17.65%
Other Benefits	5.88%	3.13%	12.77%	4.76%	22.22%	5.88%

Directors' Fees:

Regular Board Meeting

Banks Paying No Fee	76.47%	21.88%	21.28%	19.05%	11.11%	11.76%
Banks Paying a Fee	23.53%	78.13%	78.72%	80.95%	88.89%	88.24%
Average Fee Paid	\$ 412.50	\$ 397.00	\$ 719.73	\$ 924.41	\$ 1,293.75	\$ 1,026.67
Median Fee Paid	\$ 400.00	\$ 300.00	\$ 675.00	\$ 900.00	\$ 1,100.00	\$ 1,000.00
Range - Low Fee	\$ 100.00	\$ 100.00	\$ 50.00	\$ 250.00	\$ 500.00	\$ 600.00
Range - High Fee	\$ 750.00	\$ 1,000.00	\$ 1,785.00	\$ 2,000.00	\$ 3,000.00	\$ 1,750.00

Special Board Meeting

Banks Paying No Fee	82.35%	59.38%	59.57%	33.33%	77.78%	29.41%
Banks Paying a Fee	17.65%	40.63%	40.43%	66.67%	22.22%	70.59%
Average Fee Paid	\$ 516.67	\$ 315.38	\$ 573.68	\$ 622.50	\$ 450.00	\$ 1,075.00
Median Fee Paid	\$ 600.00	\$ 250.00	\$ 500.00	\$ 407.50	\$ 450.00	\$ 1,000.00
Range - Low Fee	\$ 200.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 300.00	\$ 700.00
Range - High Fee	\$ 750.00	\$ 1,000.00	\$ 1,750.00	\$ 1,750.00	\$ 600.00	\$ 1,750.00

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2002

BANK ASSET SIZE
(Million Dollars)

Board Committee Meeting

Banks Paying No Fee	76.47%	50.00%	55.32%	23.81%	55.56%	11.76%
Banks Paying a Fee	23.53%	50.00%	44.68%	76.19%	44.44%	88.24%
Average Fee Paid	\$ 150.00	\$ 192.19	\$ 266.67	\$ 297.50	\$ 318.75	\$ 618.33
Median Fee Paid	\$ 125.00	\$ 150.00	\$ 200.00	\$ 275.00	\$ 337.50	\$ 500.00
Range - Low Fee	\$ 50.00	\$ 50.00	\$ 75.00	\$ 100.00	\$ 200.00	\$ 125.00
Range - High Fee	\$ 300.00	\$ 500.00	\$ 1,000.00	\$ 500.00	\$ 400.00	\$ 1,500.00

Committee Chairman

Banks Paying No Fee	88.24%	65.63%	72.34%	52.38%	66.67%	35.29%
Banks Paying a Fee	11.76%	34.38%	27.66%	47.62%	33.33%	64.71%
Average Fee Paid	\$ 225.00	\$ 350.91	\$ 648.08	\$ 417.50	\$ 458.33	\$ 2,290.15
Median Fee Paid	\$ 225.00	\$ 300.00	\$ 275.00	\$ 350.00	\$ 400.00	\$ 1,000.00
Range - Low Fee	\$ 150.00	\$ 10.00	\$ 50.00	\$ 50.00	\$ 375.00	\$ 250.00
Range - High Fee	\$ 300.00	\$ 1,500.00	\$ 2,250.00	\$ 1,000.00	\$ 600.00	\$ 10,000.00

Annual Retainer

Banks Paying No Retainer	94.12%	84.38%	63.83%	71.43%	44.44%	35.29%
Banks Paying a Retainer	5.88%	15.63%	36.17%	28.57%	55.56%	64.71%
Average Retainer Paid	\$4,800.00	\$25,663.20	\$11,801.18	\$10,825.00	\$13,980.00	\$20,154.55
Median Retainer Paid	\$4,800.00	\$12,000.00	\$12,000.00	\$8,350.00	\$12,000.00	\$15,000.00
Range - Low Retainer	\$4,800.00	\$3,000.00	\$600.00	\$2,500.00	\$6,000.00	\$6,000.00
Range - High Retainer	\$4,800.00	\$67,416.00	\$30,000.00	\$22,750.00	\$23,000.00	\$60,000.00

Total Annual Director Compensation

Banks that responded to this question	11.76%	78.13%	78.72%	71.43%	55.56%	94.12%
Of those banks:						
Average Compensation	\$34,400.00	\$10,329.11	\$16,575.74	\$16,423.63	\$22,342.00	\$27,199.59
Median Compensation	\$34,400.00	\$7,600.00	\$12,125.00	\$18,000.00	\$22,810.00	\$22,450.00
Range - Minimum Compensation	\$10,800.00	\$1,200.00	\$2,570.00	\$3,250.00	\$12,000.00	\$8,500.00
Range - Maximum Compensation	\$58,000.00	\$33,600.00	\$85,547.00	\$34,165.00	\$36,000.00	\$60,000.00

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2002

BANK ASSET SIZE
(Million Dollars)

DIRECTORS' FEES
as of JUNE 30, 2002

Under \$50 \$50 - \$99 \$100 - \$249 \$250 - \$499 \$500 - \$999 Over \$1,000

Regular Board Meeting						
No Fee	76.47%	21.88%	21.28%	19.05%	11.11%	11.76%
Under \$100			2.13%			
100 - 199	5.88%	12.50%	2.13%			
200 - 299	5.88%	15.63%	2.13%	4.76%		
300 - 399		12.50%	8.51%	14.29%		
400 - 499		12.50%	4.26%			
500 - 599		9.38%	12.77%	9.52%	22.22%	
600 - 699	5.88%	6.25%	8.51%	4.76%	11.11%	5.88%
700 - 799	5.88%	3.13%	10.64%		11.11%	17.65%
800 - 899			6.38%	4.76%		5.88%
900 - 999			2.13%	4.76%		5.88%
\$1,000 and over		6.25%	19.15%	38.10%	44.44%	52.94%

Special Board Meeting						
No Fee	82.35%	59.38%	59.57%	33.33%	77.78%	29.41%
Under \$100						
100 - 199		12.50%	6.38%	4.76%		
200 - 299	5.88%	9.38%	4.26%	9.52%		
300 - 399		6.25%	2.13%	19.05%	11.11%	
400 - 499		6.25%	4.26%			
500 - 599		3.13%	6.38%	4.76%		
600 - 699	5.88%		2.13%		11.11%	
700 - 799	5.88%		6.38%			17.65%
800 - 899				4.76%		5.88%
900 - 999				4.76%		
\$1,000 and over		3.13%	8.51%	19.05%		47.06%

Board Committee Meeting						
No Fee	76.47%	50.00%	55.32%	23.81%	55.56%	11.76%
Under \$100	5.88%	3.13%	2.13%			
100 - 199	11.76%	34.38%	17.02%	14.29%		5.88%
200 - 299			14.89%	23.81%	11.11%	
300 - 399	5.88%	6.25%	2.13%	14.29%	22.22%	23.53%
400 - 499			2.13%	9.52%	11.11%	5.88%
500 - 599		6.25%	4.26%	14.29%		17.65%
600 - 699						5.88%
700 - 799						
800 - 899						5.88%
900 - 999						
\$1,000 and over			2.13%			23.53%

DIRECTORS' INFORMATION
SUMMARY DATA AS OF JUNE 30, 2002

BANK ASSET SIZE
(Million Dollars)

Committee Chairman						
No Fee	88.24%	65.63%	72.34%	52.38%	66.67%	35.29%
Under \$100		6.25%	2.13%	9.52%		
100 - 199	5.88%	6.25%	2.13%	4.76%		
200 - 299		3.13%	10.64%	4.76%		5.88%
300 - 399	5.88%	9.38%		4.76%	11.11%	
400 - 499		3.13%	2.13%	4.76%	11.11%	11.76%
500 - 599		3.13%	2.13%	4.76%		
600 - 699					11.11%	5.88%
700 - 799				9.52%		5.88%
800 - 899						
900 - 999						
\$1,000 and over		3.13%	8.51%	4.76%		35.29%

Annual Fee/Retainer						
No Fee	94.12%	84.38%	63.83%	71.43%	44.44%	35.29%
Under \$2,500			4.26%			
2,500 - 4,999			4.26%	4.76%		
5,000 - 7,499	5.88%	6.25%	6.38%	9.52%	11.11%	5.88%
7,500 - 9,999			2.13%			
10,000-12,499		3.13%	6.38%	4.76%		23.53%
12,500-14,999					22.22%	5.88%
15,000-17,500			2.13%			5.88%
17,500-19,999			4.26%	4.76%	11.11%	5.88%
20,000-22,499			2.13%			5.88%
22,500-24,999				4.76%	11.11%	
\$25,000 and over		6.25%	4.26%			11.76%

Average Annual Compensation per Director						
Not reported	88.24%	21.88%	21.28%	28.57%	44.44%	5.88%
Under \$2,500		6.25%				
2,500 - 4,999		9.38%	8.51%	4.76%		
5,000 - 7,499		21.88%	6.38%	9.52%		
7,500 - 9,999		9.38%	17.02%	4.76%		5.88%
10,000-12,499	5.88%	15.63%	12.77%			
12,500-14,999		3.13%	2.13%	14.29%	11.11%	5.88%
15,000-17,500		3.13%	12.77%		11.11%	
17,500-19,999			4.26%	14.29%		17.65%
20,000-22,499			2.13%	14.29%	22.22%	17.65%
22,500-24,999			2.13%	4.76%		11.76%
\$25,000 and over	5.88%	9.38%	10.64%	4.76%	11.11%	35.29%